UNITED STATES BANKRUPTCY COURT DISTRICT OF DIVISION

In re:		§	
CUMANA CEODCEN		§	Coss No. 05 11727 DD1
SUMAYA, GEORGE V		§ §	Case No. 05-11727 BP1
	Debtor(s)	§	

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

- 1. The debtor filed a petition under chapter of the United States Bankruptcy Code on . The undersigned trustee was appointed on .
- 2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
- 3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.
 - 4. The trustee realized gross receipts of \$

Funds were disbursed in the following amounts:

Administrative expenses
Payments to creditors
Non-estate funds paid to 3rd Parties
Payments to the debtor

Leaving a balance on hand of \$

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

claims	6. The deadline for filing claims in this case was will receive a distribution have been examined and any objectio have been resolved. If applicable, a claims analysis, explaining s not being made, is attached as Exhibit C .	
	7. The Trustee's proposed distribution is attached as Exhibit D).
\$ compe	8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation. To the extent that additional interest is earned before case consation may increase.	
	The trustee has received \$ as interim compensation and not a for a total compensation of \$. In addition, the trustee sonable and necessary expenses in the amount of \$, and not benses of \$, for total expenses of \$.	*
forego	Pursuant to Fed R Bank P 5009, I hereby certify, under penaltying report is true and correct.	of perjury, that the
Date:	By:/s/Stephen I Zayler	

 $\textbf{STATEMENT}: This \ Uniform \ Form \ is \ associated \ with \ an \ open \ bankruptcy \ case, \ therefore, \ Paperwork \ Reduction \ Act \ exemption \ 5 \ C.F.R. \ \S \ 1320.4(a)(2) \ applies.$

Trustee

FORM 1- EXHIBIT A INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT ASSET CASES

Page: 1 Exhibit A

Case No: 05-11727 BP1 Judge: BILL PARKER

Case Name: SUMAYA, GEORGE V

For Period Ending: 07/16/10

Trustee Name: Stephen J. Zayler

Date Filed (f) or Converted (c): 10/13/05 (f)

341(a) Meeting Date: 12/09/05

Claims Bar Date: 03/16/06

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=554(a) Abandon DA=554(c) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. HOMESTEAD	66,880.00	0.00	DA	0.00	FA
2. CASH ON HAND	20.00	0.00	DA	0.00	FA
3. CHECKING AND/OR SAVINGS ACCOUNT	264.00	264.00	DA	0.00	FA
GULF EMPLOYEES CREDIT UNION					
4. CHECKING AND/OR SAVINGS ACCOUNT	61.00	61.00	DA	0.00	FA
GULF EMPLOYEES CREDIT UNION					
5. HOUSEHOLD GOODS	3,650.00	0.00	DA	0.00	FA
6. WEARING APPAREL	400.00	0.00	DA	0.00	FA
7. FURS & JEWELRY	700.00	0.00	DA	0.00	FA
8. FIREARMS	100.00	0.00	DA	0.00	FA
9. SOCIAL SECURITY - HIS	1,197.00	0.00	DA	0.00	FA
10. SOCIAL SECURITY - HER	404.00	0.00	DA	0.00	FA
11. ACCOUNTS RECEIVABLE	1,791.00	1,791.00		1,792.00	FA
12. LAWSUITASBESTOS	Unknown	25,000.00		1,250.70	FA
Column 2 and 6 has been given a value for reporting requirements. The					
Trustee value may or may not be accurate.					
13. 2000 HONDA ODYSEY	10,000.00	0.00	DA	0.00	FA
14. 1998 GMC	6,280.00	0.00	DA	0.00	FA
15. Post-Petition Interest Deposits (u)	Unknown	N/A		37.94	Unknown

TOTALS (Excluding Unknown Values) \$91,747.00 \$27,116.00 \$3,080.64

Gross Value of Remaining Assets \$0.00

(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

FORM 1- EXHIBIT A INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT ASSET CASES

Page: 2 Exhibit A

Case No: 05-11727 BP1 Judge: BILL PARKER Trustee Name: Stephen J. Zayler Case Name: SUMAYA, GEORGE V Date Filed (f) or Converted (c): 10/13/05 (f) 12/09/05 341(a) Meeting Date: Claims Bar Date: 03/16/06 Per report of Special Counsel, there are only inactive bankrupt defendants remaining. No recovery is expected in the foreseeable future. Trustee has filed his Motion to Approve settlement and for payment of Special Counsel on March 8, 2010. Once approved, closing process can begin. Claims have been reviewed, and no objections necessary.

Initial Projected Date of Final Report (TFR): 12/31/07 Current Projected Date of Final Report (TFR): 09/30/10

/s/ Stephen J. Zayler

_____ Date: 07/16/10

STEPHEN J. ZAYLER

Ver: 15.10b

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 1
Exhibit B

Case No: 05-11727 -BP1

Case Name: SUMAYA, GEORGE V

Taxpayer ID No: ******8031 For Period Ending: 07/16/10 Trustee Name: Stephen J. Zayler

Bank Name: BANK OF AMERICA

Account Number / CD #: ******7408 Money Market - Interest Bearing

Blanket Bond (per case limit): \$ 300,000.00

Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction	Check or			Uniform			Account / CD
Date	Reference	Paid To / Received From	Description Of Transaction	Tran. Code	Deposits (\$)	Disbursements (\$)	Balance (\$)
			BALANCE FORWARD				0.00
12/28/05	11	GEORGE VALENT SUMAYA	ACCOUNTS RECEIVABLE	1121-000	1,792.00		1,792.00
12/30/05	15	BANK OF AMERICA	Interest Rate 0.600	1270-000	0.05		1,792.05
01/31/06	15	BANK OF AMERICA	Interest Rate 0.600	1270-000	0.92		1,792.97
02/28/06	15	BANK OF AMERICA	Interest Rate 1.000	1270-000	1.28		1,794.25
03/31/06	15	BANK OF AMERICA	Interest Rate 1.000	1270-000	1.52		1,795.77
04/28/06	15	BANK OF AMERICA	Interest Rate 1.000	1270-000	1.47		1,797.24
05/31/06	15	BANK OF AMERICA	Interest Rate 1.000	1270-000	1.53		1,798.77
06/30/06	15	BANK OF AMERICA	Interest Rate 1.000	1270-000	1.48		1,800.25
07/31/06	15	BANK OF AMERICA	Interest Rate 1.000	1270-000	1.53		1,801.78
08/31/06	15	BANK OF AMERICA	Interest Rate 1.000	1270-000	1.53		1,803.31
09/29/06	15	BANK OF AMERICA	Interest Rate 1.000	1270-000	1.47		1,804.78
10/31/06	15	BANK OF AMERICA	Interest Rate 1.000	1270-000	1.54		1,806.32
11/30/06	15	BANK OF AMERICA	Interest Rate 1.000	1270-000	1.48		1,807.80
12/29/06	15	BANK OF AMERICA	Interest Rate 1.000	1270-000	1.53		1,809.33
01/31/07	15	BANK OF AMERICA	Interest Rate 1.000	1270-000	1.55		1,810.88
02/28/07	15	BANK OF AMERICA	Interest Rate 1.000	1270-000	1.39		1,812.27
03/30/07	15	BANK OF AMERICA	Interest Rate 1.000	1270-000	1.53		1,813.80
04/30/07	15	BANK OF AMERICA	Interest Rate 1.000	1270-000	1.50		1,815.30
05/31/07	15	BANK OF AMERICA	Interest Rate 1.000	1270-000	1.54		1,816.84
06/29/07	15	BANK OF AMERICA	Interest Rate 1.000	1270-000	1.48		1,818.32
07/31/07	15	BANK OF AMERICA	Interest Rate 1.000	1270-000	1.55		1,819.87
08/31/07	15	BANK OF AMERICA	Interest Rate 1.000	1270-000	1.55		1,821.42
09/28/07	15	BANK OF AMERICA	Interest Rate 0.750	1270-000	1.16		1,822.58
10/31/07	15	BANK OF AMERICA	Interest Rate 0.750	1270-000	1.17		1,823.75
11/30/07	15	BANK OF AMERICA	Interest Rate 0.650	1270-000	0.97		1,824.72
12/31/07	15	BANK OF AMERICA	Interest Rate 0.500	1270-000	0.87		1,825.59
01/31/08	15	BANK OF AMERICA	Interest Rate 0.400	1270-000	0.72		1,826.31
				j i		j	

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 2 Exhibit B

05-11727 -BP1 Case No:

Case Name: SUMAYA, GEORGE V

******8031 Taxpayer ID No: For Period Ending: 07/16/10

Trustee Name: Stephen J. Zayler

Bank Name: BANK OF AMERICA

******7408 Money Market - Interest Bearing Account Number / CD #:

Blanket Bond (per case limit): \$ 300,000.00

Separa

rate Bond (if applicable):		

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
02/29/08	15	BANK OF AMERICA	Interest Rate 0.300	1270-000	0.43		1,826.74
03/31/08	15	BANK OF AMERICA	Interest Rate 0.250	1270-000	0.43		1,827.17
04/30/08	15	BANK OF AMERICA	Interest Rate 0.250	1270-000	0.37		1,827.54
05/30/08	15	BANK OF AMERICA	Interest Rate 0.150	1270-000	0.22		1,827.76
06/30/08	15	BANK OF AMERICA	Interest Rate 0.150	1270-000	0.23		1,827.99
07/31/08	15	BANK OF AMERICA	Interest Rate 0.150	1270-000	0.23		1,828.22
08/29/08	15	BANK OF AMERICA	Interest Rate 0.150	1270-000	0.23		1,828.45
09/30/08	15	BANK OF AMERICA	Interest Rate 0.150	1270-000	0.23		1,828.68
10/31/08	15	BANK OF AMERICA	Interest Rate 0.100	1270-000	0.18		1,828.86
11/28/08	15	BANK OF AMERICA	Interest Rate 0.100	1270-000	0.14		1,829.00
12/31/08	15	BANK OF AMERICA	Interest Rate 0.010	1270-000	0.10		1,829.10
01/30/09	15	BANK OF AMERICA	Interest Rate 0.010	1270-000	0.02		1,829.12
02/27/09	15	BANK OF AMERICA	Interest Rate 0.010	1270-000	0.01		1,829.13
03/31/09	15	BANK OF AMERICA	Interest Rate 0.010	1270-000	0.02		1,829.15
04/30/09	15	BANK OF AMERICA	Interest Rate 0.030	1270-000	0.04		1,829.19
05/29/09	15	BANK OF AMERICA	Interest Rate 0.030	1270-000	0.04		1,829.23
06/30/09	15	BANK OF AMERICA	Interest Rate 0.030	1270-000	0.05		1,829.28
07/31/09	15	BANK OF AMERICA	Interest Rate 0.030	1270-000	0.05		1,829.33
08/03/09	12	REAUD, MORGAN & QUINN, LLP	PARTIAL SETTLEMENT PROCEEDS	1142-000	122.70		1,952.03
08/31/09	15	BANK OF AMERICA	Interest Rate 0.030	1270-000	0.05		1,952.08
09/30/09	15	BANK OF AMERICA	Interest Rate 0.030	1270-000	0.05		1,952.13
10/30/09	15	BANK OF AMERICA	Interest Rate 0.030	1270-000	0.05		1,952.18
11/30/09	15	BANK OF AMERICA	Interest Rate 0.030	1270-000	0.05		1,952.23
12/31/09	15	BANK OF AMERICA	Interest Rate 0.030	1270-000	0.05		1,952.28
01/29/10	15	BANK OF AMERICA	Interest Rate 0.030	1270-000	0.05		1,952.33
02/26/10	15	BANK OF AMERICA	Interest Rate 0.030	1270-000	0.04		1,952.37
03/05/10	12	REAUD, MORGAN & QUINN, LLP	PARTIAL SETTLEMENT PROCEEDS	1142-000	1,128.00		3,080.37
		801 Laurel Street					
		Beaumont, TX 77701					

Page Subtotals 1,254.06 0.00

FORM 2 - EXHIBIT B

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 3
Exhibit B

Case No: 05-11727 -BP1

Case Name: SUMAYA, GEORGE V

Taxpayer ID No: ******8031 For Period Ending: 07/16/10 Trustee Name: Stephen J. Zayler

Bank Name: BANK OF AMERICA

Account Number / CD #: ******7408 Money Market - Interest Bearing

Blanket Bond (per case limit):

\$ 300,000.00

Separate Bond (if applicable):

1	2	3		4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Descripti	Description Of Transaction		Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
03/31/10	15	BANK OF AMERICA	Interest Rate 0.030		1270-000	0.07		3,080.44
04/15/10	000101	REAUD, MORGAN & QUINN, LLP	SPECIAL COUNSEL F Per Order dated 4/01/10				564.00	2,516.44
			Fees	451.20	3210-000			2,516.44
			Expenses	112.80	3220-000			2,516.44
04/30/10	15	BANK OF AMERICA	Interest Rate 0.030		1270-000	0.07		2,516.51
05/28/10	15	BANK OF AMERICA	Interest Rate 0.030		1270-000	0.06		2,516.57
06/30/10	15	BANK OF AMERICA	Interest Rate 0.030		1270-000	0.07		2,516.64
07/01/10	000102	STEPHEN J. ZAYLER P. O. BOX 150743 LUFKIN, TX 75915	ATTORNEY FEES & F Per Order 06/28/10	EXPENSE			836.42	1,680.22
		,	Fees	765.00	3110-000			1,680.22
			Expenses	71.42	3120-000			1,680.22

COLUMN TOTALS Less: Bank Transfers/CD's	3,080.64 0.00	1,400.42 0.00	1,680.22
Subtotal Less: Payments to Debtors	3,080.64	1,400.42 0.00	
Net	3,080.64	1,400.42	
TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
Money Market - Interest Bearing - *******7408	3,080.64	1,400.42	1,680.22
	3,080.64	1,400.42	1,680.22
	(Excludes Account Transfers)	(Excludes Payments To Debtors)	Total Funds On Hand

FORM 2 - EXHIBIT B

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Page: 4
Exhibit B

Case No: 05-11727 -BP1

Case Name: SUMAYA, GEORGE V

Trustee Name: Bank Name: Stephen J. Zayler BANK OF AMERICA

Account Number / CD #:

******7408 Money Market - Interest Bearing

Taxpayer ID No: ******8031

For Period Ending: 07/16/10

Blanket Bond (per case limit):

\$ 300,000.00

Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)

Page Subtotals 0.00 0.00

EXHIBIT C ANALYSIS OF CLAIMS REGISTER

Case Number Debtor Name		Clai	Page 1 m Class Sequence		Date: July 16, 2010
Code #	Creditor Name & Address	Claim Class Notes	Amount Allowed	Paid to Date	Claim Balance
025 SAF	REAUD, MORGAN & QUINN, LLP	Administrative	\$564.00	\$564.00	\$0.00
025	STEPHEN J. ZAYLER P. O. BOX 150743 LUFKIN, TX 75915	Administrative	\$836.42	\$836.42	\$0.00
061 PTL	Internal Revenue Service 1919 Smith St. Stop 5024 HOU Houston, TX 77002	Priority	\$0.00	\$0.00	\$0.00
070 UC	FivePoint Credit Union 4401 Hwy. 73 P.O. Box 3903 Port Arthur, TX 77643-3903	Unsecured	\$5,155.85	\$0.00	\$5,155.85
070	DISCOVER FINANCIAL SERVICES PO BOX 8003 HILLIARD OHIO 43026	Unsecured	\$6,756.94	\$0.00	\$6,756.94
070 UC	Chase Bank USA, N.A. c/o Weinstein & Riley, P.S. 2101 4th Avenue, Suite 900 Seattle, WA, 98121	Unsecured	\$3,398.27	\$0.00	\$3,398.27
070 UC	GE Consumer Finance For GE Money Bank dba McCoys P.O. BOX 960061 Orlando, Fl 32896-066	Unsecured	\$1,404.63	\$0.00	\$1,404.63
070 UC	Recovery Management Systems Corporation For GE Money Bank dba MOBIL CNSMR PROG 01271 25 S.E. 2nd Avenue, Suite 1120 Miami, Fl 33131	Unsecured	\$767.57	\$0.00	\$767.57
070 UC	Recovery NManagement Systems Corporation for GE Money Bank dba Sams Club Consumer 25 SE 2nd Avenue, Suite 1120 Miami, FL 33131	Unsecured	\$1,126.35	\$0.00	\$1,126.35
070 UC	Recovery Management Systems Corporation for GE Money Bank dba Wal-Mart 25 SE 2nd Avenue, Suite 1120 Miami, FL 33131	Unsecured	\$394.57	\$0.00	\$394.57

EXHIBIT C ANALYSIS OF CLAIMS REGISTER

Case Nun Debtor N	**			Page 2 Claim Class Sequence		Date: July 16, 2010
Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
000008 070 UC	Citibank (USA) N.A. POB 182149 Columbus, OH 43218	Unsecured		\$6,213.69	\$0.00	\$6,213.69
	Case Totals:			\$26,618.29	\$1,400.42	\$25,217.87

Code #: Trustee's Claim Number, Priority Code, Claim Type

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 05-11727 BP1

Case Name: SUMAYA, GEORGE V Trustee Name: Stephen J. Zayler

Claims of secured creditors v	will be	paid as	follows:
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Claimant	Proposed Payment	
	<i>\$</i>	
	\$	
	\$	

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Fees	Expenses
Trustee: Stephen J. Zayler	\$	\$
Attorney for trustee:	<u> </u>	\$
Appraiser:	<u> </u>	\$
Auctioneer:	<u> </u>	\$
Accountant:	<u> </u>	\$
Special Attorney for trustee:	<u> </u>	\$
Charges:	<u> </u>	\$
Fees:	<u> </u>	\$
Other:	<u> </u>	\$
Other:	\$	\$

Applications for prior chapter fees and administrative expenses have been filed as follows:

	Reason/Applicant	Fees	Expenses	
Attorney for debtor:		\$	\$	_
Attorney for:		\$	\$	
Accountant for:		\$	\$	_
Appraiser for:		\$	\$\$	
Other:		\$	\$	

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim Number	Claimant	Allowed Amt. of Claim	Proposed Payment
		\$	\$
		\$	\$
		\$	\$

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be percent.

Timely allowed general (unsecured) claims are as follows:

Claim Number	Claimant	Allowed Amt. of Claim	Proposed Payment
000001	FivePoint Credit Union	\$	\$
	DISCOVER FINANCIAL		
000002	SERVICES	\$	\$
000003	Chase Bank USA, N.A.	_ \$	\$
000004	GE Consumer Finance	\$	\$

Claim Number	Claimant	Allowed Amt. of Claim	Proposed Payment
	Recovery Management		
000005	Systems Corporation	<i>\$</i>	\$
	Recovery NManagement		
000006	Systems Corporation	\$	\$
	Recovery Management		
000007	Systems Corporation	 \$	\$
000008	Citibank (USA) N.A.	\$	\$
ave been paid in f	ly after all allowed administrative full. The tardily filed claim dividual. The tardily filed claims filed general (unsecured) claims	lend is anticipated to be p	percent.
have been paid in f	full. The tardily filed claim divid	lend is anticipated to be p	percent.
Tardily f	Tull. The tardily filed claim dividual. The tardily filed claim dividual. Claimant	lend is anticipated to be pare as follows: Allowed Amt. of Claim \$\$	Proposed Payment \$
ave been paid in f Tardily f Claim Number	Tull. The tardily filed claim dividual. The tardily filed claim dividual. The tardily filed claim dividual. Claimant	lend is anticipated to be pare as follows: Allowed Amt. of Claim \$\$	Proposed Payment \$ \$
Tardily f	Tull. The tardily filed claim dividual. The tardily filed claim dividual. Claimant	lend is anticipated to be pare as follows: Allowed Amt. of Claim \$\$	Proposed Payment \$ \$
Subordinated by the allowed administration of the Subordinated Subordinated Subordinated Subordinated Subordinated Subordinated	iled general (unsecured) claims Claimant ed unsecured claims for fines, per Court totaling \$ have been been been atted unsecured claims for fines, per courted claims is anticipated to be seated unsecured claims for fines,	lend is anticipated to be pare as follows: Allowed Amt. of Claim \$\$ s enalties, forfeitures, or damagen allowed and will be paid procured) claims have been paid in percent. penalties, forfeitures or damagen allowed.	Proposed Payment \$
Subordinated by the allowed administration of the Subordinated Subordinated Subordinated Subordinated Subordinated Subordinated	iled general (unsecured) claims Claimant ed unsecured claims for fines, p e Court totaling \$ have been tive, priority and general (unsecured claims is anticipated to be	lend is anticipated to be pare as follows: Allowed Amt. of Claim \$\$ s enalties, forfeitures, or damagen allowed and will be paid procured) claims have been paid in percent. penalties, forfeitures or damagen allowed.	Proposed Payment \$

Claim Number	Claimant	Allowed Amt. of Claim	Proposed Payment
		\$	\$
		\$	\$
The amount	of surplus returned to the debtor	after payment of all claims	and interest is
\$.			